

Information to identify the case:			
Debtor 1	Robert B Foley		
First Name	Middle Name	Last Name	
Debtor 2	Rachael L Foley		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 20-16431-MEH			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert B Foley

Rachael L Foley

12/30/24

By the court: Mark Edward Hall
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:

Robert B Foley

Rachael L Foley

Debtors

Case No. 20-16431-MEH

Chapter 13

District/off: 0312-3

User: admin

Page 1 of 4

Date Rcvd: Dec 30, 2024

Form ID: 3180W

Total Noticed: 67

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Robert B Foley, Rachael L Foley, 1137 Fathom Ave, Manahawkin, NJ 08050-2433
cr	+ Nissan Motor Acceptance Corporation, POB 340514, Tampa, FL 33694-0514
518831250	+ Care Connection Plus, 25790 Commerce Drive, Suite 100, Madison Heights, MI 48071-4183
518831252	+ CentraState Medical Center, 901 W. Main St., Freehold, NJ 07728-2549
518831251	+ CentraState Medical Center, c/o Mark A. Kriegel, Esq., PO Box 6448, Lawrence Township, NJ 08648-0448
518831259	+ Delaware River and Bay Authority, PO Box 4971, Trenton, NJ 08650-4971
518831264	+ Mayland Transportation Authority, PO Box 17600, Baltimore, MD 21297-1600
518831265	+ Meridian Medical Group, PO Box 416768, Boston, MA 02241-6768
518831274	++ NYS THRUWAY, 200 SOUTHERN BLVD, PO BOX 189, ALBANY NY 12201-0189 address filed with court:, New York Thruway, Violations Processing Center, PO Box 15186, Albany, NY 12212
518831278	Piercing Pagota, PO Box 65940, San Antonio, TX 78265
518831281	+ RMCB, 4 Westchester Plaza, Suite 110, Elmsford, NY 10523-1615
518831282	+ State of New Jersey, Division of Taxation, 50 Barrack Street, Trenton, NJ 08608-2006
519696602	+ USAA Federal Savings Bank, 2121 Waukegan Road,Suite 300, Bannockburn,New Jersey 60015-1831
519696603	+ USAA Federal Savings Bank, 2121 Waukegan Road,Suite 300, Bannockburn,New Jersey 60015-1831, USAA Federal Savings Bank, 2121 Waukegan Road,Suite 300 Bannockburn,New Jersey 60015-1831
518831291	+ USSA Federal Saving Bank/Nationstar, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Ste B, Coppell, TX 75019-4620
518831292	+ USSA Federal Saving Bank/Nationstar, 350 Highland, Houston, TX 77009-6623

TOTAL: 16

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 30 2024 20:29:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 30 2024 20:29:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518831248	+ EDI: AAFES	Dec 31 2024 01:14:00	AAFES, 3911 Walton Walker, Dallas, TX 75236-1598
518831247	+ EDI: AAFES	Dec 31 2024 01:14:00	AAFES, Attn: Bankruptcy, Po Box 650060, Dallas, TX 75265-0060
518896923	+ EDI: AAFES	Dec 31 2024 01:14:00	Army & Air Force Exchange Services, Attention: GC-G, 3911 S. Walton Walker Blvd, Dallas, TX 75236-1509
518831249	+ EDI: SYNC	Dec 31 2024 01:13:00	Ashley Homestore, PO Box 9660061, Orlando, FL 32896-0001

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518862292	Email/PDF: bncnotices@becket-lee.com	Dec 30 2024 20:28:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518895551	EDI: CITICORP	Dec 31 2024 01:14:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518831255	+ EDI: CITICORP	Dec 31 2024 01:14:00	Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518831256	+ EDI: CITICORP	Dec 31 2024 01:14:00	Citibank/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
518831258	+ EDI: WFNNB.COM	Dec 31 2024 01:14:00	ComenityBank/Venus, Po Box 182789, Columbus, OH 43218-2789
518831257	+ EDI: WFNNB.COM	Dec 31 2024 01:14:00	ComenityBank/Venus, Attn: Bankruptcy Dept, Po Box 182273, Columbus, OH 43218-2273
518831260	+ Email/Text: BKNotice@ldvlaw.com	Dec 30 2024 20:29:00	Ford Motor Credit, LLC, c/o Morgan, Bornstein & Morgan, 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229
518831261	EDI: IRS.COM	Dec 31 2024 01:14:00	Internal Service Revenue, PO Box 7346, Philadelphia, PA 19101-7346
518831253	EDI: JPMORGANCHASE	Dec 31 2024 01:13:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
518831254	EDI: JPMORGANCHASE	Dec 31 2024 01:13:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
518847611	+ Email/Text: RASEBN@raslg.com	Dec 30 2024 20:29:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518885409	Email/Text: legaldivision@kheaa.com	Dec 30 2024 20:29:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518885410	Email/Text: legaldivision@kheaa.com	Dec 30 2024 20:29:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518831262	+ Email/Text: PBNCNotifications@perituservices.com	Dec 30 2024 20:28:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
518831263	+ Email/Text: PBNCNotifications@perituservices.com	Dec 30 2024 20:28:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
518831266	+ EDI: AAFES	Dec 31 2024 01:14:00	Military Star The Exchange, PO Box 740890, Cincinnati, OH 45274-0890
518889952	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Dec 30 2024 20:29:00	NEW JERSEY TURNPIKE AUTHORITY, Mark Schneider, Esq., 1 Turnpike Plaza, P.O. Box 5042, Woodbridge NJ 07095
518831277	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Dec 30 2024 20:29:00	NJ E-ZPass, Violations Processing Center, PO Box 4971, Trenton, NJ 08650
518831274	Email/Text: bankruptcy@thruway.ny.gov	Dec 30 2024 20:29:00	New York Thruway, Violations Processing Center, PO Box 15186, Albany, NY 12212
518831267	+ Email/PDF: bankruptcy_prod@navient.com	Dec 30 2024 20:27:57	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barre, PA 18773-9640
518831268	+ Email/PDF: bankruptcy_prod@navient.com	Dec 30 2024 20:27:55	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
518836994	+ Email/PDF: bankruptcy_prod@navient.com	Dec 30 2024 20:28:00	Navient Solutions, LLC, 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
518831270	+ EDI: NFCU.COM	Dec 31 2024 01:14:00	Navy FCU, 820 Follin Lane, Vienna, VA 22180-4907
518831269	+ EDI: NFCU.COM		

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518831271	+ EDI: NFCU.COM	Dec 31 2024 01:14:00	Navy FCU, Attn: Bankruptcy Dept, Po Box 3000, Merrifield, VA 22119-3000
518831273	EDI: NFCU.COM	Dec 31 2024 01:14:00	Navy Federal Credit, P.O. Box 3000, Merrifield, VA 22119-3000
518831272	+ EDI: NFCU.COM	Dec 31 2024 01:14:00	Navy Federal Credit Union, 1 Security Place, Merrifield, VA 22116
518831275	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Dec 31 2024 01:14:00	Navy Federal Credit Union, Attn: Bankruptcy, Po Box 3000, Merrifield, VA 22119-3000
518831276	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Dec 30 2024 20:29:00	Nissan Motor Acceptance, Attn: Bankruptcy, Po Box 660366, Dallas, TX 75266-0366
518868548	+ Email/Text: NissanBKNotices@nationalbankruptcy.com	Dec 30 2024 20:29:00	Nissan Motor Acceptance, Pob 660366, Dallas, TX 75266-0366
518899322	EDI: PRA.COM	Dec 31 2024 01:14:00	Portfolio Recovery Associates, LLC, c/o Ashley Homestore, POB 41067, Norfolk VA 23541
518831279	Email/Text: Correspondence@DuncanSolutions.com	Dec 30 2024 20:29:00	Professional Account Management, LLC, PO Box 391, Milwaukee, WI 53201
518891770	EDI: Q3G.COM	Dec 31 2024 01:14:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518891752	EDI: Q3G.COM	Dec 31 2024 01:14:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518979481	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Dec 30 2024 20:29:00	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
518832390	^ MEBN	Dec 30 2024 20:19:39	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518831283	+ EDI: SYNC	Dec 31 2024 01:13:00	Synchrony/Ashley Furniture Homestore, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518831284	+ EDI: SYNC	Dec 31 2024 01:13:00	Synchrony/Ashley Furniture Homestore, C/o Po Box 965036, Orlando, FL 32896-0001
518864983	+ Email/Text: bncmail@w-legal.com	Dec 30 2024 20:29:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518831286	+ EDI: WTRRNBNK.COM	Dec 31 2024 01:14:00	Target, Po Box 673, Minneapolis, MN 55440-0673
518831285	+ EDI: WTRRNBNK.COM	Dec 31 2024 01:14:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
518831287	EDI: WFNNB.COM	Dec 31 2024 01:14:00	The Childrens Place, PO Box 659450, San Antonio, TX 78265
518831288	+ EDI: CITICORP	Dec 31 2024 01:14:00	The Home Depot, PO Box 9001010, Louisville, KY 40290-1010
518831289	+ EDI: USAA.COM	Dec 31 2024 01:13:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
518831290	+ EDI: USAA.COM	Dec 31 2024 01:13:00	USAA Federal Savings Bank, 10750 Mc Dermott, San Antonio, TX 78288-1600
518831293	EDI: WFNNB.COM	Dec 31 2024 01:14:00	Venus, PO Box 659450, San Antonio, TX 78265

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518862293	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518885411	*P++	KHEAA, ATTN MILES F JUSTICE, 100 AIRPORT RD, FRANKFORT KY 40601-6161, address filed with court:, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518885412	*P++	KHEAA, ATTN MILES F JUSTICE, 100 AIRPORT RD, FRANKFORT KY 40601-6161, address filed with court:, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518831280	##+	Public Consulting Group, 414 Union Street, Nashville, TN 37219-1718

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 30, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Courtney R. Shed	on behalf of Creditor Nationstar Mortgage LLC cshed@grosspolowy.com ecfnotices@grosspolowy.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Elizabeth L. Wassall	on behalf of Creditor USAA FEDERAL SAVINGS BANK ewassall@logs.com njbankruptcynotifications@logs.com;logsecf@logs.com
Gavin Stewart	on behalf of Creditor Nissan Motor Acceptance Corporation bk@stewartlegalgroup.com
Kathleen M Magooon	on behalf of Creditor USAA FEDERAL SAVINGS BANK logsecf@logs.com kathleenmagoon@gmail.com
Robert Cameron Legg	on behalf of Joint Debtor Rachael L Foley courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
Robert Cameron Legg	on behalf of Debtor Robert B Foley courtdocs@oliverandlegg.com;legg.r.c.r59915@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9